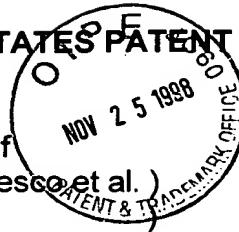


IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Group Art Unit: 2761  
Examiner: Ms. L. PLUTA

In re PATENT APPLICATION of  
Applicant : James R. DeFrancesco et al.



Appln. No. : 08/922,462

INFORMATION  
DISCLOSURE  
STATEMENT

Filed : Sept. 3, 1997

For : AUTOMATED CREDIT  
APPLICATION SYSTEM

Atty. Dkt. : CMSI-0003

DATE: November 25, 1998

Assistant Commissioner for Patents  
Washington, D.C. 20231

Sir:

Submitted in compliance with the duty of disclosure are copies of the Information Disclosure Statements, and like submissions, in connection with the parent application SN 08/526,776 (status: ALLOWED). The information is in the English language, is cited because cited in the parent application, and is submitted prior to a first office action - therefore no fee or further statement is required.

The Examiner is respectfully requested to consider the cited material in accordance with 37 CFR 1.98(d). The Examiner is also hereby informed that there is another related co-pending application SN 09/107,321 filed June 30, 1998 (Status: awaiting first action).

Please call if a conference would expedite prosecution.

Respectfully submitted,

A handwritten signature in black ink, appearing to read "Christopher H. Lynt".

Christopher H. Lynt (Reg. No. 33,619)  
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